	entify the case:	38000H p 111 / 78	700000000000000000000000000000000000000		
Firsi Name	Mittule Name	Last Neme			
Carolyn Irene Walsh					
First Name	Middle Name	Last Name			
Bankrupley Court for the: Middle District of Pennsylvania 5:20-bk-02039					
	First Name Carolyn Irene First Name ankruptcy Court for	Carolyn Irene Walsh First Name Middle Name ankruptcy Court for the: Middle District of Pe	First Name Last Name Carolyn Irene Walsh First Name Middle Name Last Name ankruptcy Court for the: Middle District of Pennsylvania		

## Official Form 423

## **Certification About a Financial Management Course**

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code, Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course								
You must check one:								
v	l con	ipleted an app	eted an approved course in personal financial management:					
	Date I took the course		80	07/11/2020 MM / DD / YYYY				
	Name of approved provider		provider	Access Counseling, Inc.				
	Certificate number			15317-PAM-DE-034654652				
۵	I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):							
		ncapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.						
		Olsability. N	My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.					
		Active duty. I am currently on active military duty in a military combat zone.						
	Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.							
Part	2:	Sign Here			₽			
I certify that the information I have provided is true and correct.								
Lawrence A. Walsh				Lawrence A, Walsh	05/09/2023			
Signature of debtor named on certificate					Printed name of debtor	MM /DD/ YYYY		

Official Form 423

Certification About a Financial Management Course